

In re:
Altagracia Paulino
Debtor

Case No. 22-40317-edk
Chapter 7

District/off: 0101-4
Date Rcvd: Sep 13, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	+ Altagracia Paulino, 137 Greenwood St., Worcester, MA 01607-1517
20685785	+ Bank of New York Mellon/ BNY Mellon, Bank of New York Mellon fka the Bank of, 240 Greenwich Street, New York, NY 10286-0001
20685784	+ Bank of New York Mellon/ BNY Mellon, Bank of New York Mellon fka the Bank of, 101 Barclay St., New York, NY 10286. 10007-2128
20685790	+ Mercy's Credit Card, 6716 Grade lane Bldg. 9, Suite 910, Louisville, KY 40213, Town of Barre, 9 Main St. Suite 2K Sutton, MA 01590-1667
20685786	Select Portfolio Servicing, Inc. SPS, Address: P.O. Box 65250, Salt lake City, UT 84165-0250

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBALDIGA.COM	Sep 14 2022 02:13:00	Joseph H. Baldiga, Mirick, O'Connell, DeMallie & Lougee, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960
smg	+ Email/Text: duabankruptcy@detma.org	Sep 13 2022 22:15:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502
smg	EDI: MASSDOR	Sep 14 2022 02:13:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
20685787	+ EDI: AQUAFINANCE.COM	Sep 14 2022 02:13:00	Aqua Financa, Inc, FBO Connexus Credit Union, PO Box 1143, Wausau, WI 54402-1143
20685789	EDI: BANKAMER.COM	Sep 14 2022 02:13:00	Bank of America Credit Card, P.O. Box 15019, Wilmington, DE 19850-5019
20685788	EDI: CITICORP.COM	Sep 14 2022 02:13:00	Home Depot Credit Card, Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
20685791	*+	Altagracia Paulino, 137 Greenwood St., Worcester, MA 01607-1517

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0101-4

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
David F Kiah	on behalf of Debtor Altagracia Paulino dkiah@live.com
Joseph Dolben	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of the CWABS Inc., Asset-Backed Certificates, Series 2006- 11 mabk@harmonlaw.com, jdolben@ecf.courtdrive.com
Joseph H. Baldiga	jbalida@mirickoconnell.com jhbaldiga@ecf.axosfs.com,bankrupt@mirickoconnell.com
Richard King	USTPRegion01.WO.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1	Altagracia Paulino	Social Security number or ITIN xxx-xx-4208
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of Massachusetts		
Case number: 22-40317		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Altagracia Paulino
dba Joy Full Day Care

9/13/22

By the court: Elizabeth D. Katz
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.